United States Bankruptcy Court
Eastern District of New York

In re:
John K Dunne
Mary Dunne
Debtors

Case No. 13-41787-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1 User: admin Page 1 of 2 Date Rcvd: Jul 08, 2013
Form ID: 262 Total Noticed: 23

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2013.

db/jdb	+John K Dunne, Mary Dunne, 84 Twombly Avenue, Staten Island, NY 10306-3857	
smg	+NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719	
smg	+NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300	
smg	+NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001	
7981922	Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658	
7981936	Union Plus Credit Card, P.O. Box 71104, Charlotte, NC 28272-1104	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 08 2013 18:16:04	United States Trustee, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
7981921	+EDI: TSYS2.COM Jul 08 2013 18:13:00	BARCLAYS BANK DELAWARE, 125 S West St, Wilmington, DE 19801-5014
7981920	EDI: BANKAMER.COM Jul 08 2013 18:13:00	Bank Of America, P.O. Box 15019, Wilmington, DE 19886-5019
7981923	EDI: CHASE.COM Jul 08 2013 18:13:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
7981924	EDI: CITICORP.COM Jul 08 2013 18:13:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
7981925	EDI: WFNNB.COM Jul 08 2013 18:13:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
7981926	EDI: DISCOVER.COM Jul 08 2013 18:13:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
7981929	EDI: RMSC.COM Jul 08 2013 18:13:00	GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
7981928	EDI: RMSC.COM Jul 08 2013 18:13:00	GE Capital Retail Bank, P.O. Box 965009, Orlando, FL 32896-5009
7981930	+EDI: RMSC.COM Jul 08 2013 18:13:00	GECRB/TJX, P.O. Box 965015, Orlando, FL 32896-5015
7981927	EDI: RMSC.COM Jul 08 2013 18:13:00	Gap Visa/GECRB, P.O. Box 960017, Orlando, FL 32896-0017
7981931	EDI: RMSC.COM Jul 08 2013 18:13:00	Jcpenney/GECRB, P.O. Box 965009, Orlando, FL 32896-5009
7981932	EDI: CBSKOHLS.COM Jul 08 2013 18:13:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
7981933	EDI: TSYS2.COM Jul 08 2013 18:13:00	Macys, P.O. Box 183083, Columbus, OH 43218-3083
7981934	EDI: SEARS.COM Jul 08 2013 18:13:00	Sears Credit Cards, P.O. Box 6283, Sioux Falls, SD 57117-6283
7981935	EDI: WTRRNBANK.COM Jul 08 2013 18:13:00	Target National Bank, P.O. Box 660170, Dallas, TX 75266-0170
7981937	EDI: RMSC.COM Jul 08 2013 18:13:00	Walmart Discover/GECRB, P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2013 **Signature:** Joseph Speetjens

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2013 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor John K Dunne kzazz007@yahoo.com
Kevin B Zazzera on behalf of Joint Debtor Mary Dunne kzazz007@yahoo.com
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Form BLdfnld7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271−C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201−1800

IN RE: CASE NO: 1−13−41787−ess

John K Dunne
84 Twombly Avenue
Staten Island, NY 10306

Mary Dunne
aka Mary M Dunne
84 Twombly Avenue
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.: CHAPTER: 7

xxx−xx−7644 xxx−xx−0536

DEBTOR(s)

DISCHARGE OF DEBTOR(S)
ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on March 28, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above−named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above−named debtor(s) is closed.

BY THE COURT

Dated: July 8, 2013

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLdfnld7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.